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L.L.P.  
LAW OFFICES

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

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FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/940,509

## MESSAGE:

Amendment and Reply (10 pgs.)

Thank you.  
Howard Sobelman

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ORIGINAL DOCUMENT: Will not be sent

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CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.5800

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Date: March 11, 2005By: Nehorah A. Mie**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

|             |  |                   |                  |
|-------------|--|-------------------|------------------|
| Applicants: | Dunning, et al.  | Docket No.:       | 40655.5800       |
| Serial No.: | 09/940,509   | Examiner:         | Bashore, Alain L |
| Filed:      | August 27, 2001  | Group Art Unit:   | 3624             |
| Title:      | SYSTEM AND METHOD FOR<br>CREATING AND<br>ADMINISTERING AN<br>INVESTMENT INSTRUMENT | Confirmation No.: | 7398             |

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
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Dear Commissioner:

In reply to the final Office Action dated January 12, 2005, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.